

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 16-22832-RG  
ORVILLE MALCOLM and  
MARCIA MALCOLM, Judge: Gambardella  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: 3/14/2019  
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/AN

Initial Debtor: /s/OM

Initial Co-Debtor: /s/MM

The Debtor has paid \$3100.00 over thirty-one (31) months, and;

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 380.00 per month to the Chapter 13 Trustee, starting on March 1, 2019 for approximately 29 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 1500.00 plus any additional fees awarded by the Court.
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Carrington Mortgage Services, LLC	1978 Hillside Avenue, Union, NJ 07083	\$11,055.62 (Per executed Consent Order Resolving Motion for Relief)	-	\$11,055.62 (Per executed Consent Order Resolving Motion for Relief)	\$1800.41

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Consumer Portfolio Services (POC #2)	2011 Nissan Altima	\$21.38 (POC #2)	-	\$21.38 (POC #2)	\$521.00

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative / Legal Fees and Costs
- 3) Priority Unsecured Claims
- 4) Secured Claims
- 5) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 7/11/16 Docket No. 10.

Explain below **why** the plan is being modified:

The Plan is being modified pursuant to Consent Order Resolving Motion for Relief filed by mortgage company.

Explain below **how** the plan is being modified:

Part 1(a) is being modified to increase payment amount and update time remaining under Plan; and Part 4(a) is being modified to reflect payment of post-petition arrears to Carrington Mortgage through the Plan pursuant to Consent Order Resolving Motion for Relief.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 3/21/2019

/s/Orville Malcolm  
Debtor

Date: 3/21/2019

/s/Marcia Malcolm  
Joint Debtor

Date: 3/21/2019

/s/Angela Nascondiglio  
Attorney for Debtor(s)

## Certificate of Notice Page 11 of 13

United States Bankruptcy Court  
District of New JerseyIn re:  
Orville Malcolm  
Marcia Malcolm  
DebtorsCase No. 16-22832-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 72

Date Rcvd: Mar 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2019.

db/jdb aty cr  
516269545  
516269552  
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516269558  
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517268386  
517268387  
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516269598

+Orville Malcolm, Marcia Malcolm, 1978 Hillside Avenue, Union, NJ 07083-4408  
+Pluese, Becker & Saltzman, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318  
+PROBER & RAPHAEL,, 20750 Ventura Boulevard, Suite 100, Woodland Hills,, CA 91364-6207  
+American Education Services, Payment Center, Harrisburg, PA 17130-0001  
++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank Sd., Attn: Bankruptcy Department, PO Box 20363, Kansas City, MO 64195)  
++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
(address filed with court: Citifinancial, 300 Saint Paul Place, Baltimore, MD 21202)  
+Chase Bank USA, Bank One Card, Elgin, IL 60124  
+Chase Manhattan Mortgage, Attn: Bankruptcy Department, 3415 Vision Drive, Columbus, OH 43219-6009  
+Chase Mht Bank, Attn: Bankruptcy Department, PO Box 15298, Wilmington, DE 19850-5298  
+Consumer Portfolio Service, Attn: Bankruptcy, 19500 Jamboree Road, Irvine, CA 92612-2411  
+DPL Assc Ltd, PO Box 188, Congers, NY 10920-0188  
+ECMC, PO Box 16408, Saint Paul MN 55116-0408  
+ECMC, PO Box 64909, Saint Paul, MN 55164-0909  
+EFS Finance, 1200 North 7th Street, Harrisburg, PA 17102-1419  
+First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868  
+Green Tree Servicing LLC (now Ditech Financial LLC, PO box 94710, Palatine IL 60094-4710  
+HSBC Bank, PO Box 2013, Buffalo, NY 14240-2013  
+HSBC/RS, PO Box 30253, Salt Lake City, UT 84130-0253  
+Imaging Consultants of Essex, PO Box 3247, Indianapolis, IN 46206-3247  
+Industiral Accep Corp, 138 Orange Street, New Haven, CT 06510-3121  
+Investors Savings Bank, 101 JFK Parkway, Short Hills, NJ 07078-2793  
+LCT Medical, 1182 Stuyvesant Avenue, Floor 1, Irvington, NJ 07111-1057  
+Metabank Fingerhut, 600 Main Avenue, PO BOX 98, Brookings, SD 57006-0098  
++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, Attn: Bankruptcy Department, 350 Highland Drive, Lewisville, TX 75067)  
+PVN/C, PO Box 15298, Wilmington, DE 19850-5298  
+Phillips & Cohen Associates, Ltd., Mail Stop: 146, 1002 Justison Street, Wilmington, DE 19801-5148  
+Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318  
+Saxon Mortgage Service, 4700 Mercantile Drive North, Fort Worth, TX 76137-3605  
+Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282  
+State of New Jersey, Department of Labor, PO Box 951, Trenton, NJ 08625-0951  
+THE BANK OF NEW YORK MELLON, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948  
+THE BANK OF NEW YORK MELLON, et al, c/o Carrington Mortgage Services, LLC 92806-5948  
++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit, 4 Gatehall Drive, Suite 350, Parsippany, NJ 07054)  
+Target Credit Card, Attn: Financial & Retail Services, Mailstop BT, PO Box 9475, Minneapolis, MN 55440-9475  
+Toyota Motor Credit Company, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408-8026  
+WF Finanacial Bank, Attn: Bankruptcy Department, PO Box 10438, Des Moines, IA 50306-0438  
+WF Financial, Attn: Bankruptcy Department, PO Box 29704, Phoenix, AZ 85038-9704  
+Wells Fargo, 800 Walnut Street, Des Moines, IA 50309-3891  
+XLS/Cit Bank, One CIT Drive, Livingston NJ 07039-5703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg  
E-mail/Text: usanj.njbankr@usdoj.gov Mar 21 2019 23:46:17 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg  
+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 21 2019 23:46:15 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
cr  
+E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 21 2019 23:48:15 Ascension Capital Group, HSBC Auto Finance, PO Box 201347, Arlington, TX 76006-1347  
lm  
E-mail/PDF: gecsed@recoverycorp.com Mar 21 2019 23:48:01 Green Tree Servicing, LLC, 332 Minnesota Street, Suite 610, Saint Paul, MN 55101  
516297208  
E-mail/Text: bankruptcy@consumerportfolio.com Mar 21 2019 23:46:28  
CONSUMER PORTFOLIO SERVICES, INC., PO BOX 57071, IRVINE, CA 92619 - 7071  
516269546  
+E-mail/PDF: AIS.COAF.EBN@americaninfosource.com Mar 21 2019 23:48:18  
Capital One Auto Finance, 3905 N. Dallas Parkway, Plano, TX 75093-7892  
516294268  
+E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 21 2019 23:48:15  
Capital One Auto Finance, Attn: Portfolio Services, LP, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901  
516269547  
+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 21 2019 23:48:43 Capital One Bank, Attn: Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 72

Date Rcvd: Mar 21, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516487606 +E-mail/Text: bnc@bass-associates.com Mar 21 2019 23:45:26 Cavalry SPV I, LLC,  
c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083  
516334021 +E-mail/Text: bncmail@w-legal.com Mar 21 2019 23:46:27 Cerastes, LLC,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
516269548 +E-mail/Text: bk.notifications@jpmchase.com Mar 21 2019 23:46:08 Chase Auto,  
Attn: National Bankruptcy Department, PO Box 29505, Phoenix, AZ 85038-9505  
516269556 +E-mail/PDF: creditonebknotifications@resurgent.com Mar 21 2019 23:48:41 Credit One Bank,  
PO Box 98873, Las Vegas, NV 89193-8873  
516269560 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 21 2019 23:46:01 Fashion Bug,  
PO Box 182273, Columbus, OH 43218-2273  
516269562 +E-mail/PDF: gecsedirecoverycorp.com Mar 21 2019 23:49:02 GEMB, Walmart,  
Attn: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104  
516269568 E-mail/Text: cio.bncmail@irs.gov Mar 21 2019 23:45:45 Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346  
516472699 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 21 2019 23:46:28 Jefferson Capital Systems LLC,  
Po Box 7999, Saint Cloud Mn 56302-9617  
516269572 +E-mail/Text: bkr@cardworks.com Mar 21 2019 23:45:17 Merrick Bank,  
Attn: Bankruptcy Department, PO Box 9201, Old Bethpage, NY 11804-9001  
516269571 +E-mail/Text: bkr@cardworks.com Mar 21 2019 23:45:17 Merrick Bank, Attn: Bankruptcy,  
PO Box 9201, Old Bethpage, NY 11804-9001  
516269573 +E-mail/Text: bnc-bluestem@quantum3group.com Mar 21 2019 23:46:47 Metabank, Fingerhut,  
6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
516269575 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 21 2019 23:46:15 Midland Funding,  
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
516269578 E-mail/PDF: pa\_dc\_claims@navient.com Mar 21 2019 23:49:17 Navient, PO Box 9500,  
Wilkes Barre, PA 18773-9500  
516269579 +E-mail/PDF: pa\_dc\_claims@navient.com Mar 21 2019 23:49:14 Navient,  
Attn: Claims Department, PO Box 9500, Wilkes Barre, PA 18773-9500  
516269580 +E-mail/PDF: gecsedirecoverycorp.com Mar 21 2019 23:48:32 PC Richards & Sons,  
Attn: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104  
516487688 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 21 2019 23:48:10  
Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541  
516432325 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 21 2019 23:46:28 Premier Bankcard, Llc,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
516430768 E-mail/Text: bnc-quantum@quantum3group.com Mar 21 2019 23:46:09  
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
Kirkland, WA 98083-0788  
516285802 E-mail/Text: bnc-quantum@quantum3group.com Mar 21 2019 23:46:09  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
516269584 +E-mail/Text: bankruptcy@savit.com Mar 21 2019 23:47:00 Sa-Vit Enterprises,  
46 W Ferris Street, East Brunswick, NJ 08816-2159  
516497487 E-mail/Text: bankruptcy.bnc@ditech.com Mar 21 2019 23:45:56 The Bank of New York Mellon,  
c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154  
516269591 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Mar 21 2019 23:45:19  
Verizon, 500 Technology Drive, Suite 30, Saint Charles, MO 63304-2225  
516269592 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Mar 21 2019 23:45:19  
Verizon Wireless, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225  
516269593 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 21 2019 23:46:01 Victoria's Secret,  
Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  
516269594 +E-mail/Text: collect@williamsalexander.com Mar 21 2019 23:45:55 Waassociates, PO Box 2148,  
Wayne, NJ 07474-2148

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516269553\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank USA, Citicorp Credit Service,  
Attn: Bankruptcy Department, PO Box 20507, Kansas City, MO 64195)  
516269576\* +Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: pdf901

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Total Noticed: 72

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 23, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2019 at the address(es) listed below:

Angela Nascondiglio on behalf of Debtor Orville Malcolm nascondiglio@middlebrooksshapiro.com  
Angela Nascondiglio on behalf of Joint Debtor Marcia Malcolm  
nascondiglio@middlebrooksshapiro.com  
Brian C. Nicholas on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED  
CERTIFICATES, SERIES 2007-BC3 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Celine P. Derkrikorian on behalf of Creditor Ditech Financial LLC njecfmail@mwc-law.com  
Jessica M. Minneci on behalf of Joint Debtor Marcia Malcolm jminneci@middlebrooksshapiro.com  
Jessica M. Minneci on behalf of Debtor Orville Malcolm jminneci@middlebrooksshapiro.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melinda D. Middlebrooks on behalf of Joint Debtor Marcia Malcolm  
middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com  
Melinda D. Middlebrooks on behalf of Debtor Orville Malcolm  
middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com  
Scott D. Sherman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED  
CERTIFICATES, SERIES 2007-BC3 ssherman@minionsherman.com

TOTAL: 10